

# Homeownership and Community Building on the East Side of St. Paul

Laura M. Davis

University of Minnesota  
Conducted on behalf of Homelink, a project of  
The East Side Neighborhood Development Company (ESNDC)

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East Side Community Outreach Partnership Center  
Administrative Office  
330 Hubert Humphrey Center  
301-19th Avenue South  
Minneapolis, MN 55455

phone: 612/625-1020  
e-mail: [npcr@freenet.msp.mn](mailto:npcr@freenet.msp.mn)  
website: <http://www.msp.mn.us/org/npcr>

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## Executive Summary:

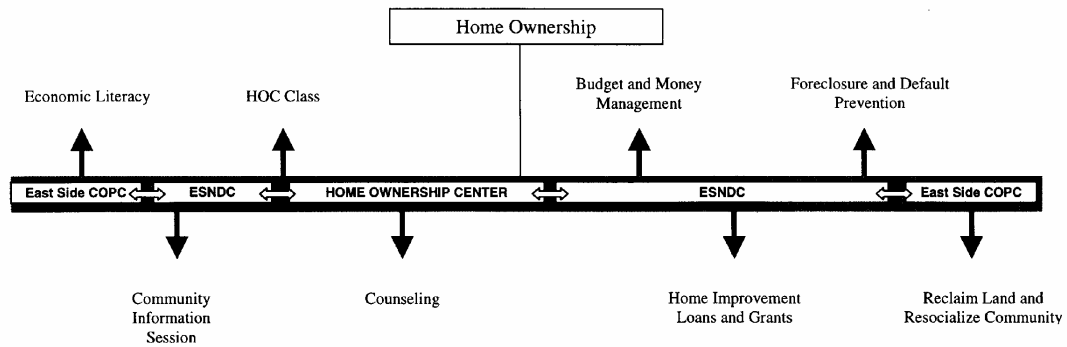
In a state that has largest percentage of homeowners in the U.S., Minnesota also has one of the lowest rates among people of color. The purpose of this study is to understand this disparity. It probes data from quantitative surveys and rich insights from individual stories and scholarly analysis. Second, this is a preliminary report of the work being done in the Twin Cities to counter disparities in homeownership. Along with Tal Anderson, former director of Homelink, we began to put in practice what such a strategy might look like on the East Side of St. Paul. Other intertwining categories such as gender, income levels, new immigrant groups and age further complicated the picture and shaped how different groups experienced “race.” Additionally, a high-priced and scarce real estate market compounds all these things.

Our study was also linked to a larger community building. Here, community is defined, as its root implies, by its link to communication. This definition stresses face-to-face active networks, while acknowledging assumed solidarities based in codes of inclusion and exclusion. We posed these questions: How can a home buying program, grounded in private life and property, serve a broader purpose of building links, dialogue and exchange on the east side? How does a coming together around making the east side a safe and vibrant place to live coexist in the midst of displacement, difference and change? When people are buying homes are they choosing an asset or are they forced to buy?

One way for understanding this report is to visualize homeownership as a twelve (12) year process, which involves different parties at various stages of an overlapping and uneven continuum. Two themes of race and education continue to affect homeownership throughout this continuum.

Starting at the center (see figure on next page) is the Home Ownership Center's mortgage seminars and counseling sessions to help primarily low and middle-income people purchase homes. Groups such as East Side Neighborhood Company (ESNDC) widen this service to include home ownership as part of community revitalization efforts. ESNDC's aims and missions entail helping people to keep and maintain their homes through programs such as low interest home improvement loans, low cost house painting and lead poisoning prevention. The COPC task forces can also provide leadership in the twin processes of re-socialization and re-claiming polluted land on the East Side with broader educational programs. One suggestion entails devising a broader economic literacy program that reaches young people through public school curriculums as well as adults. The COPC task forces can also help to mediate emerging racial issues that divide the community.

## HOME OWNERSHIP AND COMMUNITY BUILDING



### Recommendations

Our conclusion is that any successful community-based and sustainable home-ownership campaign must take into consideration the complex history of racialized property ownership and wealth generation in this country. This doesn't mean, however, that there is a coherent conspiracy underfoot. Rather, our focus is on how written information, practices and laws come to be perceived as racialized. As suggested by the Urban Coalition-Humphrey Institute led 50/30 Plan, recommendations that could be defined as affirmative action for homeownership are a good starting point. These include:

**\*Improving Marketing and Information Dissemination:** A strategy for widening the net of who owns homes in our opinion entails broader dissemination of information. There are several models to learn from. A recent Fannie Mae initiative targeting women headed households blanketed the Twin Cities with 13,000 flyers inserted in City Pages and Women's Press. This outreach effort has now focused on work places that employ large percentages of women. Another project sponsored by the Minneapolis Department of Civil Rights and Charles Williams worked intensively with neighborhood organizations to bring people within their formal and informal networks to housing survival skill workshops. Both these initiatives utilized newspapers, newsletters and word of mouth.

**\*Developing a Public School Economic Literacy Curriculum:** Learning about budgets, both national and personal, credit, money management, consumerism

and housing are life skills that should become integrated in public school curriculums. 50/30 Project recommends that this education start from the 6th grade on for all students. This on-going educational program might also give more young people of color a start in careers in housing-related areas such as marketing, lending, construction and architecture, areas where people of color are tremendously underrepresented in the Twin Cities area.

\*Forming a Homelink Advisory Task Force: An action-oriented task force made up of people who have gone through the program can deepen the excellent work already being done by the staff. The task force can act as the eyes and ears of Homelink in responding to changing circumstances in the community as well in extending outreach efforts.

\*Building Partnerships Across Common Interests: Wearing our many "hats," a sense of community can be built based in dialogue, work, play and pleasure. Partnerships rooted in imaginative connections and hard-won practical coalitions can be formed around shared strategies and initiatives for improving the community. Here, homeownership intersects with clusters of issues and needs that combine social welfare, family life and economics. Secondly, processes of accountability and evaluation are essential to the success of this plan and must be formally instituted. Outside evaluators must enlist new forms of participation to allow for the assessment of changing needs and issues as well as methodological straightjackets. This includes reaching beyond the usual meeting junkies and young people. Accountability mechanisms also bring awareness that partnerships in a broad sense of the word are political and can be hijacked by dominant interests.

\*Broadening our Vision of Creative Homeownership Strategies: How we talk about homeownership also means rethinking what imagery we use to reach diverse groups. Buying single-family homes is not the only option or the best one for many people. Isolation, low incomes, maintenance and high costs of maintenance create excessive burdens and sacrifices. Future studies might include an investigation of how Hmong integrate familial and social support networks and homeownership. What other alternatives are there to single-family homes within current zoning laws and useable land on the East Side? How do we plant seeds about homeownership possibilities and at the same time discuss risks?

## Methodology:

The perpetual dilemma in social research methodology is the vacillation between two general approaches. On one end are quantitative large-scale surveys with the attendant risk of obtaining synoptic but limited information, forced into pre-set categories. The other method mines a small number of case studies, which make generalizing from the specific difficult (Evans and Percy 1999: 173). The first part of this dilemma was in part solved by the extensive quantitative data compiled by Dr. Samuel Meyers and Seong Woo Lee. This study also draws on fifteen focus groups moderated by Henceforth Inc. sponsored by the 50/30 Project. With Tal Anderson, director of East Side Neighborhood Development's Homelink, the research also used semi-structured interviews with key participants including community representatives, housing activists and banking and real estate agents. Finally, this research is enriched by the wealth of literature on housing and critical race theory published nationally and locally.

## Introduction

Since October 1998, I have been an engaged observer of the twists and turns of life on the East Side of St. Paul while working with Tal Anderson, director of Homelink. Homelink provides a range of services to help low to moderate-income households buy homes who historically have been underserved by the mortgage industry. It is a project of the East Side Neighborhood Development Company (ESNDC) and supported by the Home Ownership Center (HOC). Homelink is part of one of the most extensive infrastructures in the country. Besides the Home Ownership Center, there's the Minnesota Housing Finance Agency (MHFA) and an Affordable Homes Congress, which is a consortium of organizations throughout Minnesota.

Many service providers stress that home buying is a process that extends beyond purchase. One part of the education process is a 9-hour, usually 3-session homeownership seminar. This is followed by one-on-one mortgage counseling for those not already approved for a loan. Many people who attend have been referred by loan program or social service or neighborhood agencies. With the exception of an occasional article in the daily newspapers, another main source of referrals is friends, family and co-workers. Most people in need of Homelink's services are first time homebuyers and single heads of households. At Homelink's June home buying seminar, 6 identified themselves as married and 35 unmarried or separated. This indicates first of all that homeownership today is not tied to the nuclear family, a persistent image from the past. It also means that support, time and energy become perhaps more critical factors for a single



provider. The world of the banking industry that on the one hand promotes spending and credit while waving the stern finger is a foreign world with its own language and rules. Even for the most worldly and savvy navigating the banking maze is daunting.

Beyond the pre-purchase seminars and counseling, further education is required in maintaining a home. What is sometimes cast as foreclosure prevention is another part of the stream. At present, most post-purchase education is in the experimental stage. ESNDC has a grant to develop a home improvement loan training program. Other groups have started homeowner support groups or clubs. One area that has been discussed and is worthy of more investigation is the creation of maintenance support groups.

In the present "boom" real estate market, we've seen a de-emphasis on the quality of housing. More people are buying houses in a price range they can afford that are overpriced and have been neglected. It doesn't help that HUD and the Veteran's Administration (VA) don't allow rehab products to be attached to their loans. Additionally, relaxed codes of houses before transfer have made home improvement education more critical. These codes are markedly stricter in the suburbs than in Minneapolis and St. Paul.

Homelink is also part of a larger initiative to re-socialize and reclaim polluted land on the East Side as a live/work/shop community. Since the East Side comprises one-third of St. Paul, it covers a collection of neighborhoods. It would be fair to characterize this period in Districts 1, 4 and 5 as one of transition--a period of redefinition where one frame of reference has been left behind and another has not entirely taken shape. We see global processes intersecting with local ones as Hmong and Latinos who are looking for a better life and jobs are finding homes in this area. Despite dimensions of staking roots and carving out niches, circulation of information and images connect local spaces to a larger world. Styles from afar mix with local histories creating hybrids that make it nearly impossible to conflate uniqueness of language and culture with a place.

Thus, new programs and newcomers have begun to reshuffle and reconstruct the East Side landscape as well as perceptions of it. This is not often a welcome change for some as evidenced by "white flight." For some allied with the Payne Arcade Business Association, African Americans sitting on their own steps drinking are considered "unacceptable social behavior" undermining their own business interests. Individuals selling unlicensed goods are considered "nuisances." One long-time East Side resident announced to Tal Anderson that the Hmong were staging a violent take-over on the East Side. Headlines chime in declaring "The Beleaguered East Side." East Side resident, landscape planner and historian, Garneth Peterson calls perceptions a strange and inequitable "East

Side Syndrome" (St. Paul Pioneer Press Mar-20-99 21:40). Whatever the catchy phrase, different interests are at stake and working through these differences no doubt will be a long and bumpy process.

This research project began with assessing the potentials for implementing the 50/30 Plan on St. Paul's East Side. The 50/30 Plan was a joint initiative of the Urban Coalition and the Wilkins Center at the University of Minnesota's Humphrey Institute for researching existing low home ownership rates in communities of color. The original aim of the plan was to increase the percentage of thirty (30) year old homeowners to fifty (50) percent with the next twelve (12) years.

The first part of this section will explore the intersection of race and home-ownership. When examining this history, one could argue that broadening who owns property and wealth in the United States is a radical concept. Secondly, I will investigate how ideas of housing shortages are defined and produced and intersect with Homelink's work and community building strategies on the East Side.

### Race and Homeownership

Historically in the U.S., race has been tightly webbed together with property and the transmission of wealth. In a provocative essay in the Harvard Law Review (106), Cheryl Harris illuminates how property rights in this country are rooted in racial hierarchies and protected by laws and institutions. This history includes nearly 400 years of taking "vacant" land by force from Native Americans, slavery and defacto race segregation. Though the forms have changed over the years, a two-tiered system has evolved from housing policies, federal tax laws and court rulings to local zoning laws and building codes. Besides Harris' study, two books, American Apartheid (1993) by Douglas Massey and Nancy Denton and a collection of essays entitled Residential Apartheid (1994) edited by Robert Bullard, Eugene Grigsby and Charles Lee, document more fully persistent legal legitimization of white property interests. For example, while the Housing Act of 1934 enabled millions of people to buy homes through the government's backing of loans by private lenders, the Federal Housing Administration's (FHA) "confidential" city surveys and appraisers' manuals channeled almost all the money to whites and away from people of color. Income additionally fractured and built residential environments based on housing cost and type--driving a divide between the suburbs and central city (Taylor: 401; Lipsitz: 372). Post World War II government spending widened the gap between resource distribution. Loans were channeled to the suburbs, while urban "removal" projects destroyed older ethnic neighborhoods. When in the 1950s and 60s more

low-income housing projects were built, much more was destroyed than created. Massive funds built highways to the suburbs rather than public transportation. While all this has meant in the short term higher economic returns for white people, in the long run it has embedded privileges, benefits and assumptions about who has the right to own property in this country that is not readily apparent. Along with economic, political and social security and status, homeownership lays a groundwork that is culturally passed on from one generation to the next.

Melvin Oliver and Thomas Shapiro in Black Wealth/White Wealth (1995) detail other deep patterns of racial imbalance that are not so visible. Income, they argue, describes "a flow of money over time." On the other hand, wealth signifies the command, accumulation and inheritance of financial resources that tap more resources (2). Homeownership represents the largest component in most American's wealth portfolios. Still, white people tend to have greater diversity of assets and they own more expensive homes in the "right" areas, thus they appreciate more (147-151). What this translates to mean is households with greater net worth and equity have greater abilities to access loans for college education and small businesses. Oliver and Shapiro trace how government programs and policies such as homeowner tax deductions for mortgage interest and property taxes have helped the affluent to acquire, secure, and expand assets (183). They also cite a weakening of banking regulatory systems since the Reagan administration. Among the discriminatory practices in minority and low-income neighborhoods, Oliver and Shapiro identify are "higher interest-rate charges and biased housing inflation that cost the black community \$83 billion" (185). They attribute this to the location of finance companies rather than full-service banks that operate in minority inner city communities, financial position of the client and diversity of assets to pay for "points" (143-45).

Studies comparing treatment between blacks and whites over the last thirty years substantiate discriminatory banking and real estate practices. A study by the Fannie Mae Foundation (1996) found that blacks "are often provided with less information about the housing market and about financing than whites" (367). These findings are echoed locally and apply to other communities of color. While overt redlining or exclusionary zoning might be perceived as a thing of the past, Renee, an African-American mother of two, so happy in her present 3-bedroom home, recalls how she was told by a real estate agent that another house was not suitable for her. A Hmong couple was asked more pointedly and rudely if they "had enough money to buy the house." An American Indian man described how the real estate agent only dealt with his white wife. "They talked to my wife, like maybe I couldn't understand. They weren't discourteous, but they just didn't talk to me" (50/30 Focus Group Report: 11, 47). Countless other African-American and American Indians relate a process that is very long and

riddled with obstacles. One African American woman related how:

my lender couldn't understand how I had so much money. They had the checks right in front of them and I couldn't understand why they would make statements like that. They were almost saying that I was out prostituting or stealing it or something. That money was made honestly (50/30 Focus Group Report: 11).

Instead of outright rejection, the home buying process becomes an endurance test of the most persistent jumping through a seemingly endless number of hoops. As Latino focus group participant described it: "They just kept us on the run around" (41). And while there seem to be a proliferation of loan products available, recent bank mergers, evidence of shifts in the economy, concentrate the decision-making on who gets approved. Finally, although bad credit is a undeniable problem for individuals, what gets marked at an institutional level as "bad credit" tends to change with people with higher incomes and who live in certain zip codes.

Once people have bought their piece of the American Dream, keeping it often entails sacrifices. For many single women heads of households, large housing costs are juggled with transportation and day care. In the US and Minnesota, women tend to be more dependent on public transportation and less likely to own their own automobile. For Robin, becoming a homeowner has meant many things. With no one to help with maintenance, she's had to change her life around by cutting back on extras. Tracing a series of changes from Section 8 housing project to scattered site, Robin is now returning to school to be a medical assistant so she can earn more money.

Our general sense of the 50/30 Plan is that it correctly highlights long-standing inequalities. Homeownership not only means residential security, stability and pride, but it is potential source of increasing one's wealth. Home ownership possibilities, however, have been complicated by a range of other issues--lack of quality and affordable housing, low incomes, and bad credit to name a few.

## Obstacles to Homeownership

### Tight housing market

For renters, 1998 was a replay of the previous couple years--tight vacancy rates and rising rents. As vacancy rates slid slowly down, rents increased. Last year the average vacancy rate dropped to 1.5 percent, from 1.9 percent in 1997, while the average monthly rent rose to \$655.85 from \$611 in 1997, according to

Apartment Search Profiles, an apartment-finding service and rental market data gathering company based in Edina. This lack of affordable housing, according to Mary Rippe, president of the Minnesota Multi-Housing Association, is due to a shortage of new moderately priced construction of apartments. This is echoed in a report, "Losing Ground" (1998) by Edward Goetz and Lori Mardock. They demonstrate that the demolition of affordable housing in the Twin Cities metro area hasn't approached replacement.

Shortages of rental units are compounded by and have spurred high real estate prices. For the third-consecutive year, Twin Cities-area residential real estate sales set a record. The number of closed residential transactions -- completed sales -- passed 50,000 for the first time (Star Tribune January 16, 1999). During the boom market of 1998, the median home sale price in the Twin Cities rose 8.1 percent. The median price was \$118,400 in 1997. This rose to \$128,000 in 1998 and \$136,000 in 1999 according to a report released by the National Association of Realtors. Sale prices in the Twin Cities area grew so dramatically last year that they outpaced even the best-performing region in the country (Star Tribune February 11, 1999). In the Payne-Phalen area on the East Side, the value of property showed a record growth of between 0.1 and 10 percent for the 1993-1998 after declines of more than 5 percent from 1993 to 1995. Even the houses in unlivable condition are doubling in price. The houses Jim Erchul of the Dayton's Bluff Neighborhood Housing Services bought in the past for rehab in the range of \$15,000 to \$20,000 now sell for \$35,000 to \$43,000.

Twin Cities-area real estate agents attribute the rapid increase in price to several factors, including continued low mortgage interest rates, strong consumer confidence, low unemployment and a limited inventory of homes for sale. This inventory was 36 percent lower in 1998 than it was in 1997, according to the Regional Multiple Listing Service in the Twin Cities (Ibid.). Low interest and unemployment rates should make it easier for lower-income people to buy homes, but a lack of modestly priced houses and an increasing median sale price have countered these opportunities.

#### Increased privatization

Of the many factors people consider when deciding to buy a home, lack of affordable rental property or access to it rates highly. In St. Paul, as in most urban areas in the US, there is a noticeable shift from public to private, social to economic and an increasing fragmentation into political fiefdoms segregated by class and race. This more diffuse space has weakened those communities that do not have sufficient material or cultural resources to organize themselves effectively. For poorer working class communities, housing with less exchange value translates to a less powerful political position. Additionally, social responsibility has become the adjunct of the profit interests, tax considerations of

investors and non-profit neighborhood organizations. A housing development in the Phillips Community in Minneapolis funded by Honeywell has been lauded as an example for other private interests as a public service to the community. With the brisk rental market, however, many property owners are dropping out of federal affordable housing subsidy programs in which landlords agree to rent their properties to low-income people, who then pay about 30 percent of their income as rent.

#### Loan availability

There seems to be another new loan program advertised in the news every week that caters low-income households. A recent initiative by the cities of Minneapolis and St. Paul dubbed CityLiving provides a window for scrutinizing these programs. St. Paul mayor Norm Coleman tooted CityLiving as "a program for everyone." Families earning up to \$106,400 a year could participate in the program that offers mortgage rates of 5.99 percent. This was the first joint housing program initiated by the two cities since the early 1980s. The response was phenomenal. The MCDA received 1100 calls the first day. In two weeks, grant money ran out in St. Paul. When a second batch of money became available, those funds soon disappeared in 24 hours. One reason the funds vanished so quickly is the program's relatively high-income limits. The aim of the program is to help more middle-class families move into the cities and encourage others to remain there, a goal that Coleman has repeatedly stressed. But by spreading its benefits over a wide income range, the program probably will help fewer low-income families (Star Tribune April 28, 1999). In Minnesota's 13 metro counties, the maximum loan limit is \$155,800 to qualify for low interest HUD FHA mortgage insurance.

#### Low income

A household with one person making \$7 per hour working 52 weeks a year will not be able to pay for a two-bedroom apartment without exceeding the 30 percent of their income standard warns Nicolas Retsinas, director of Harvard University's Joint Center for Housing Studies. He adds, since housing policy has been predicated on the premise that if you work, you will be able to afford housing, housing policy in general is called into question (Star Tribune June 26, 1999). Goetz and Mardock estimate that there are 125,000 households in the Twin Cities region who pay more than 30 per cent of the income on housing (1).

#### Gender

According to 1994 statistics provided compiled by District 5, female householders pay relatively higher percentage of their incomes for housing than do other households of married couples and single men. Because women by and large rent than own, they also do not benefit from tax reductions and equity buildup. Large housing costs are coupled with day care and public

transportation expenses. Location choice is therefore influenced by access to transportation than by price. Other considerations are accessibility to stores that provide the things they need, safety, day care accessibility followed by aesthetics and yard and park space.

### Homelink Outreach Strategy

These indicators of change have opened up for Homelink new possibilities and re-visioning. They call attention to the many processes that situate homes within their wider social, economic and natural environments. The cross-section of private and public meet in an interest in improving the quality of life. This more inclusive articulation moves away from perceptions of affirmative action as extracting compensation for harms caused by previous generations—thus a taking away from one group to give to another. Instead, the focus on improving the community for all is based on fairness. As Cheryl Harris argues, it becomes a matter of equal protection that "individuals receive that share of the benefits they would have secured in the absence of racism" (1783).

The word "re-naturalization" brings to mind rethinking our relationship with nature. This has meant unpolluting land which were sites of years of environmental abuse. For a long time, parts of the East Side were literally garbage dumps for St. Paul. A change has already begun. As part of the Phalen Corridor Initiative, a goal is to reclaim from industrial pollution almost 100 acres of land. On a smaller scale, Metropolitan State University's students turned a weedy garbage strewn lot into a garden and public space.

Naturalization also implies making something "native." With so many new groups of people coming to the East Side, what's a native need to be redefined so that it's inclusive of the mix. This might entail re-defining ideas such as East Side pride and Main Street that historically had political, economic and social currency in light of today's stakes and interests.

One sphere is conspicuously omitted from the above scheme and that is the political. One reason for this is the social, economy and the environment are all underwritten by politics such as laws and codes. Perhaps a more revealing cause for the exclusion is that many of the community organizations shy away from active and visible legislative and political advocacy work. I attribute to many development agency's quasi public status, ie. their funding depends on public and private money. Thus, building adjunct advocacy groups such as Homelink's task force and coalitions are vital for housing/community work to continue at all levels.

With this multiple and intersecting spheres in mind, Tal and I started with improving Homelink's outreach to the different communities on the East Side. A list of organizations and/or people was compiled as a trail to different constituencies that were unaware of Homelink's services and homebuying possibilities. Our strategy entailed tapping into existing networks and memberships such as Headstart and family daycare centers, adult literacy, religious and community groups. A contact list was drawn up with addresses, phone numbers, e-mail and web pages, if there was one, that could also serve as a mailing list. An initial call was made to each organization to introduce Homelink, secure a liaison for future dialogue and to find out the best way to send information. In this way, a mailing list becomes a viable outreach tool and a press release doesn't just sit in a pile. We sent press releases--some faxes, others hard copies or e-mails--of future seminars to newspapers, newsletters and radio stations on the list. Many past clients of Homelink suggested a wider and bolder outreach strategy using billboards at key intersections, sides of buses that travel the East Side and public service announcements on television and radio.

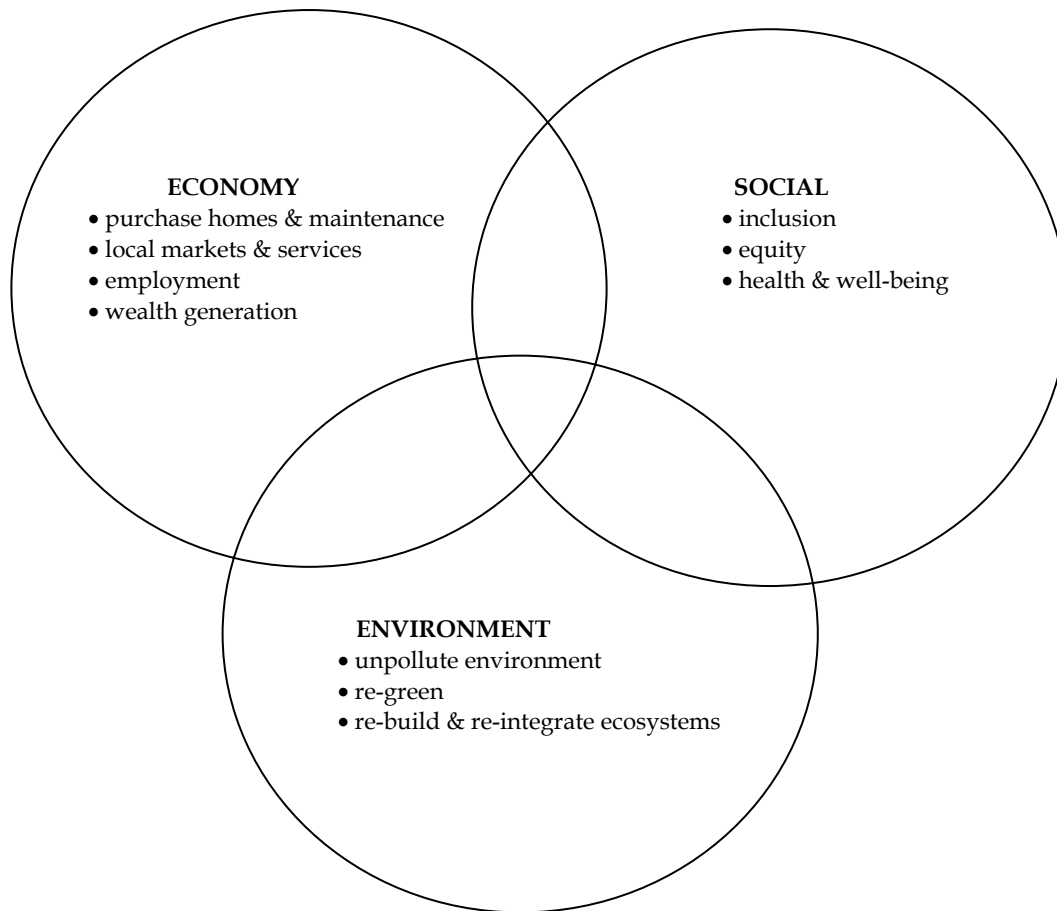
From this first round of phone discussions, further meetings were set up to look at how the work of each group intersected. For example, the Progressive Missionary Baptist Church already had home buying seminars for their congregation. If Homelink conducted the seminars at the church, it would free their plan, PROCEED, to pursue other kinds housing work.

A next step, generally described as economic literacy, became more apparent. Words like "dialogue" and "partnerships" become hazy when there isn't an equality of information. It can be strongly argued the homeownership seminars provide the means for the delivery of skills, understanding and information. These forms of education can be extended to community development and sustainability, although the ends must be perceived differently. Home buying is a relatively short-term, individual process with an end product, while community sustainability is a long-term, inclusive and open-ended process, with ambiguous achievement.

Lastly, another critical element of the education process is that it encourages young people to think, speak out in their own voices, and do. While most of us have recognized that the economic role of young people begins at a very early age, this hasn't been translated into programs. The Consumer Credit Counseling Service already does workshops in the public schools, and their work provides one place to start. Economic literacy work can be done using a variety of styles and formats such as web pages and video.



## INTERSECTING SPHERES AND ISSUES



Adapted from McLaren et al., in *Tomorrow's World*.

### 2 Case Studies of the Cross-section of Housing and Community:

There have been two recent examples of extensive outreach through housing that specifically targeted women and communities of color. This work provides a valuable window for understanding how housing and community building can intersect.

In April 1999, Fannie Mae, assisted by the Home Ownership Center, did what

was one of the best mass publicity campaigns in the Twin Cities area. Flyers were inserted in City Pages and the Women's Press. There were also prominent stories in the major dailies and on television. Additionally, a mailing was done to social service and community organizations that serve communities of color and women. The result was five hundred people, mostly women first time homebuyers, attended eight informational sessions. They were held in easily accessible public spaces in Minneapolis and St. Paul. Missy Thompson, board chair of the Home Ownership Center, considered the response a tremendous success. She attributes the success to the name and resources of time and money Fannie Mae brought to the effort. It also testifies to the interest as well as what good publicity can do. Although no follow up work was done, many of the women came to Homelink's seminar. Thompson summarizes the results as valuable in the demystification process of homeownership and part of a longer process of self-assessment.

Charles Williams and the Minneapolis Civil Rights Department also teamed up with several community organizations to provide housing workshops. One session at the Waite House in the Phillips neighborhood specifically targeted Native Americans. Williams describes the collaboration that drew 30 people "intensive." He said the Waite House staff worked very hard to get people out. Called a Housing Survival Workshop, speakers addressed a range of topics that included homeownership, housing discrimination, landlord tenant issues, credit problems and unlawful detainers. The notice in The Circle advertised refreshments and four door prizes of \$25 Target gift certificates.

Both these efforts emphasized education as a necessary path that also relies on self-assessment and self-selection. Fannie Mae and Home Ownership Center are now focusing their outreach on the intersection of homeownership and work. They are organizing 45-minute "Lunch and Learn" informational sessions at work places, targeting city workers and health care providers that employ large numbers of women. Conducting these sessions during the workday, adds Missy Thompson, won't take away precious home time.

The Home Ownership Center is also proposing to build on existing core services and products. In the last year, they have standardized the seminar sessions making it easier to substitute classes. While this standardization makes it more convenient for individuals, it makes the classes less flexible. It also makes the connections between clients who come from all over the region and community building somewhat confusing. This is why additional outreach to community organizations, religious congregations, real estate agents on the East Side is an important supplement to HOC work. One example of this work was a redesigned seminar Tal Anderson conducted with Dayton's Bluff Headstart.

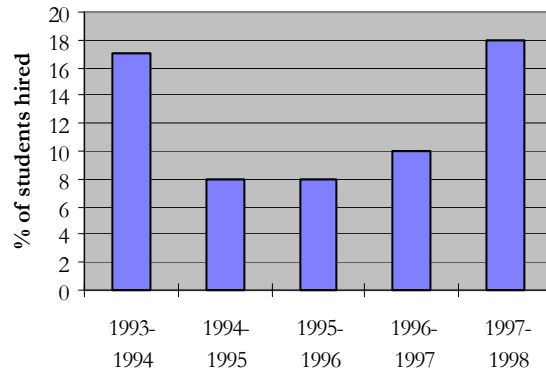
Finally, one last example of collaborative community building and housing work is ESND's "Brush With Kindness." Here, the environment is "spruced up," property is maintained and different social groups work together. Forty houses painted were this year in an effort that included East Side churches, AmeriCorps, and the National Civilian Community Corps (NCCC). Several paint companies donated the paint.

## Conclusion

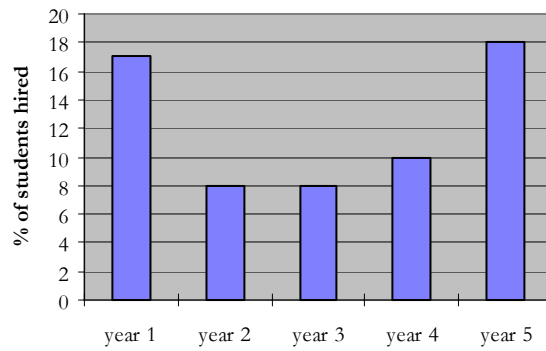
Immigrant groups have been a continuous variable on the East Side. Strikingly visible now are new migrations of Hmong from Frogtown, Latino, Somali, Eastern Europe and other U.S. cities. Along with this, there is an increased significance of diverse cultural politics. On the other hand, there is also an equalization of the middle class consumer life style based on a single-family home ownership and automobiles. We see the home culture (lawn and yard) pervade many cultures. Even in the midst of displacement and change, the need for staking roots in a safe, affordable and well maintained and connected place cuts across all races and ages.

The redevelopment efforts on the East Side, under the umbrella of projects such as the Phalen Corridor or Main Street, also signify an important change in shifting more centralized decision-making on state and city levels to a smaller scale community level. The redevelopment and subsequent re-socialization of neighborhoods, however, doesn't take place in a vacuum. Rather, specific historical and social conditions that have defined places must be taken into account. As the examples of West Side of St. Paul and Whittier neighborhood in Minneapolis have also shown, the production of an ethnically defined space parallels developments of social and economic infrastructures and includes a wide range of public and private social service agencies which regulate local processes. The COPC task forces can help to bring about more democratic and accountable decision-making processes by facilitating intergroup discussions and education. Stereotypes and prejudice, as we know, "die hard." Though perhaps always unstable and fractured, dialogue is at the heart of building sustainable, integrated communities and it is dependent on connected processes such as local markets, politics, re-greening, and homeownership.

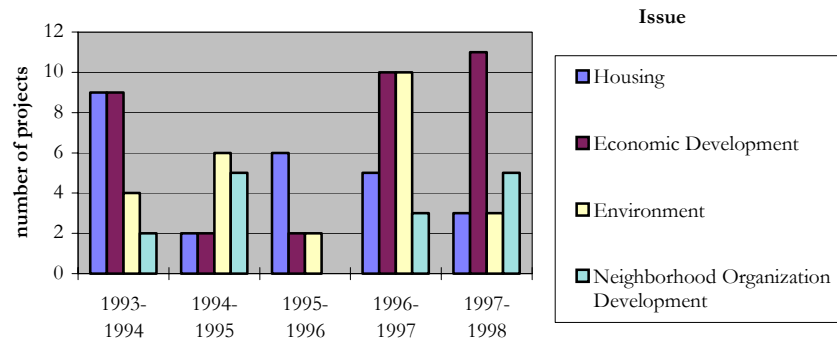
**Table 6. Percentage of Students of Color**



**Table 6. Percentage of Students of Color**



**Table 3. Distribution of Issues Most Often Addressed in Minneapolis Projects**



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